



September 25, 2008

Dear Kelly Ayotte:

Pursuant to state law, this letter is to inform you of a privacy incident affecting residents of your state. There were a total of 2 affected residents of New Hampshire.

AmeriCredit was recently alerted by law enforcement authorities that a former employee is being investigated for allegedly utilizing personal information of a small number of AmeriCredit customers to illegally obtain goods and services. The former employee worked in an AmeriCredit customer service center and as a part of her daily responsibilities had access to customer account records. Although AmeriCredit has controls in place to screen prospective employees and to safeguard customer data, this former employee utilized the personal information of a small number of customers to fraudulently purchase items on credit. Identity theft claims made by one of these customers resulted in an investigation by local law enforcement authorities. The investigation into this matter is currently ongoing. While the majority of the accounts involved were believed to have been accessed by the former employee with no additional evidence to suggest the information was misused, a small number of customers' information has more likely been used by the former employee.

We wanted to inform you of this privacy incident and make you aware that we have secured robust protection and credit monitoring for those who were affected. AmeriCredit has hired ID Experts to provide a one-year membership in their identity theft protection and restoration program. The service includes a dedicated toll free number for members of the affected class to call, a website dedicated to this event, twelve (12) months of credit monitoring, as well as fraud restoration services and a \$30,000 insurance reimbursement component should anyone experience identity theft as a result of this incident. More robust measures are being provided to those few individuals whose identity was more likely used by the former employee, including twenty-four (24) months of credit monitoring and additional recovery services. This membership is paid for entirely by AmeriCredit.

Letters notifying all affected customers (one version for those whose data was potentially accessed with no further evidence of misuse and one version for those whose data was likely misused) will be sent on Monday, September 29, 2008, via USPS First-Class Mail (copies enclosed). Please do not hesitate to contact me at 1-800-644-2297 if you have any questions regarding this privacy incident.

Sincerely,

AmeriCredit Financial Services, Inc.

Douglas T. Johnson

Douglas T. Johnson
Senior Vice President, Associate Counsel

[LETTERHEAD]

[Name]
[Address]
[City, State Zip]

Dear [Name]:

AmeriCredit was recently alerted by law enforcement authorities that a former employee is being investigated for allegedly utilizing personal information of a small number of AmeriCredit customers. Although we have not identified you as one of those customers, we wanted to inform you of the situation, and offer some precautionary steps you can take to protect your personal information.

Our investigation indicates the former employee worked in one of our customer service centers and as part of the employee's daily responsibilities, had access to customer account records. Our investigation indicates this former employee improperly removed the personal information of a small number of customers from an AmeriCredit facility and in some cases used the information to make fraudulent purchases. The investigation into this matter is currently ongoing. While your information may have been accessed, there is no evidence to suggest that your personal information has been misused by this former employee.

To ensure the proper service and protections are being provided to you, AmeriCredit has contracted with ID Experts™, a company that specializes in identity theft protection and fraud resolution, to offer you a comprehensive one-year membership in their identity protection program, paid for entirely by AmeriCredit. As part of your one-year membership, you will receive:

- **Fraud Resolution Representatives:** ID Experts will provide assistance if you suspect that your personal information is being misused. A Recovery Expert will be assigned to your case, and they will work with you to assess, stop, and reverse any fraudulent activity. If you suspect or discover suspicious activity, you should contact them immediately for assistance.
- **12 Months of Credit Monitoring:** ID Experts will provide 12 months of credit monitoring that gives you unlimited access to your TransUnion credit report and score and will notify you by email of key changes in your TransUnion credit report. Credit monitoring is included as part of your ID Experts membership, but *you must activate it for it to be effective*. Detailed instructions for activating your credit monitoring are provided on the ID Experts member website which you may log into once you enroll.
- **Exclusive Educational Materials:** The ID Experts website includes a wealth of useful information, including instructive articles, a Protection Test that you can take, their very helpful ID Self-Defense Academy and a place where you can review and update your account. Their experts will keep you up-to-date on new identity theft scams, tips for protection, legislative updates and other topics associated with maintaining the health of your identity.
- **Insurance Reimbursement:** ID Experts will arrange \$30,000 of identity theft reimbursements for certain expenses that can be incurred when resolving an identity theft situation.

Again, at this time, we have no reason to believe that your information has been misused. We nevertheless encourage you to take advantage of these services offered through ID Experts. Representatives are available to assist with enrollment in the program Monday through Friday from 6 am-6 pm (PT) by calling 866-879-0875. They can also address any questions or concerns you may have regarding protection of your personal information. Alternatively, you can gain additional information about these services and enroll in the identity protection program by visiting www.IDExpertsACProtect.com. The deadline for enrollment is 2/28/2009. You will find additional instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the following access code when calling, so please do not discard this letter.

Your Access Code: [insert access code]

We sincerely regret the inconvenience and concern that this matter may have caused you. AmeriCredit is committed to doing everything we can to ensure the security of your personal information. Thank you for your patience and understanding while we work together to protect your good name.

Yours truly,

Robert Beatty
Senior Vice President, Customer Service
AmeriCredit Financial Services, Inc.

Recommended Steps

By immediately taking the following simple steps, you can help prevent your information from being misused.

1. Contact ID Experts at 1-866-879-0875 to gain additional information about this event and to talk with knowledgeable people about appropriate steps to take to protect your credit record.

2. Go to www.IDExpertsACProtect.com and follow the instructions for enrollment. If you do not have Internet access, you can also call 1-866-879-0875 to enroll over the phone. Once you have completed your enrollment, you will receive a welcome letter either by mail or by email if you provide an email address when you sign up.

This welcome letter will detail the components of your membership and it will also contain instructions for activating your credit monitoring. It will direct you to the exclusive ID Experts' Member website where you will find other valuable educational information.

3. Activate the credit monitoring provided as part of your membership with ID Experts, which is paid for by AmeriCredit. Credit monitoring is included in the membership, but you must personally activate it for it to be effective. Note: You must have access to a computer and the Internet to use this service.

The welcome letter you receive after enrolling will provide you with instructions and information to activate the credit monitoring portion of the service. If you need assistance, ID Experts will help you. They can be reached at 1-866-879-0875. With credit monitoring, you will receive:

- Unlimited access to your Trans Union credit report and credit score for one year.
- Notification within 24 hours of critical changes to your credit report. You will quickly find out about changes, including potentially fraudulent activity such as new inquiries, new accounts, late payments, and more.

4. Place Fraud Alerts with the three credit bureaus.

You can place a fraud alert at one of the three major credit bureaus by phone. Or, if you have internet access, you can securely place a fraud alert online using Experian's website. If you elect to participate in the credit monitoring as discussed above in #3, please wait until **after** you have activated the credit monitoring before placing any fraud alerts. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you but also may delay you when you seek to obtain credit. The contact information for all three bureaus and web address for Experian are:

Credit Bureaus

Equifax Fraud Reporting
(800) 525-6285
P.O. Box 740241
Atlanta, GA 30374-0241

Experian Fraud Reporting
(888) 397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
(800) 680-7289
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834-6790

It is necessary to contact only **ONE** of these bureaus and use only **ONE** of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

5. Review your credit reports. You can receive free credit reports by placing fraud alerts and through your credit monitoring. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled with ID Experts, notify them immediately by calling or by visiting their Member website and filing a theft report.

If you file a theft report with ID Experts, you will be contacted by a member of the Recovery Department who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Experts Recovery Expert who will work on your behalf to identify, stop, and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items.

6. You can obtain additional information about steps you can take to avoid identity theft from the following:

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue,
NW
Washington, DC 20580
www.consumer.gov/idtheft
(877) IDTHEFT (438-4338)
TDD: (202) 326-2502